

AMENDMENTS TO THE CLAIMS

1-22. (Cancelled)

23. (Currently Amended) A method for insuring a building structure by taking into account technologies that militate against loss comprising:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing an insurance policy, by an insurance company, covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically; ~~and~~

obtaining monitoring data, by the insurance company, indicating a condition of the building, based on data output electronically by the incorporated technology;

inputting the monitoring data into a computer system;

determining, using the computer system, an alteration to a premium for the insurance policy based on the condition of the building indicated in the monitoring data; and;

altering ~~terms~~ the premium of the issued insurance policy based on ~~content of the data output electronically by the incorporated technology~~ the determination.

24. (Cancelled)

25. (Currently Amended) The method of claim 23, wherein the ~~content of the~~ monitoring data indicates the functional status of the incorporated technology.

26. (Cancelled)

27. (Previously presented) The method of claim 23, wherein the data output by the incorporated technology is output over a communications network.

28. (Previously presented) The method of claim 23, wherein the data output by the incorporated technology is output via a broadcast transmission.

29. (Previously presented) The method of claim 23, wherein the incorporated technology comprises a risk mitigation technology.

30. (Previously presented) The method of claim 23, wherein the technology comprises a risk mitigation technology.

31. (Previously presented) The method of claim 23, comprising receiving, by the insurance company, the data output by the incorporated technology.

32—38 Canceled)

39. (Currently Amended) A method for insuring, by an insurance company, a building structure by taking into account technologies that militate against loss comprising:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing, by the insurance company, an insurance policy covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically,

obtaining monitoring data, by the insurance company, indicating a condition of the building, based on data output electronically by the incorporated technology;

inputting the monitoring data into to a computer system;

determining, using the computer system, an alteration to a premium for the insurance policy based on the condition of the building indicated in the monitoring data; and

~~receiving the data electronically output by the incorporated technology; and~~

~~altering terms the premium of for the issued insurance policy based the received data~~
determination.

40—41. (Cancelled)

42. (Previously Presented) The method of claim 39, wherein the data output by the incorporated technology is output over a communications network.

43. (Previously Presented) The method of claim 39, wherein the data output by the incorporated technology is output via a broadcast transmission.

44. (Currently Amended) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure; and

computer executable instructions stored in memory, for causing a processor to:
~~a first processor configured for issuing~~, by an insurance company, an insurance policy covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically; [[and]]

obtain, by the insurance company, monitoring data indicating a condition of the building based on data output electronically by the incorporated technology;

a second processor configured for determine an alteration to a premium for the insurance policy based on the condition of the building indicated in the monitoring data, and

~~altering, by the insurance company, the premium of the insurance policy based on the determination made by the third processor terms of the issued insurance policy based on content of the data output electronically by the incorporated technology.~~

45—46. (Cancelled)

47. (Currently Amended) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

a server associated with an insurance company for receiving ~~the data electronically output~~ monitoring data indicating a condition of the building structure, based on data output electronically by the incorporated technology; and

a first processor for issuing, by the insurance company, an insurance policy covering a building structure that incorporates a technology from the plurality of technologies identified in the database, ~~wherein the incorporated technology is capable of outputting data electronically, [[and]]~~

a second processor for determining an alteration to a premium for the insurance policy based on the condition of the building structure indicated in the monitoring data, and altering, by the ~~insurance company, terms the premium for of the issued insurance policy based the received data~~ determination.

48—49. (Cancelled)

50. (New) The method of claim 23, wherein the premium alteration determination is further based on information stored in the database about the incorporated technology that electronically output the data on which the monitoring data was based.

51. (New) The method of claim 23, wherein the insurance policy includes an attachment point, and the premium alteration determination is further based on the attachment point.

52. (New) The method of claim 39, wherein the premium alteration determination is further based on information stored in the database about the incorporated technology that electronically output the data on which the monitoring data was based.

53. (New) The method of claim 39, wherein the insurance policy includes an attachment point, and the premium alteration determination is further based on the attachment point.

54. (New) The method of claim 44, wherein the premium alteration determination is further based on information stored in the database about the incorporated technology that electronically output the data on which the monitoring data was based.

55. (New) The method of claim 44, wherein the insurance policy includes an attachment point, and the premium alteration determination is further based on the attachment point.

56. (New) The method of claim 47, wherein the premium alteration determination is further based on information stored in the database about the incorporated technology that electronically output the data on which the monitoring data was based.

57. (New) The method of claim 47, wherein the insurance policy includes an attachment point, and the premium alteration determination is further based on the attachment point.